**कश्मीरी पंडितों का जम्मू और काश्मीर छोड़कर जाना**

3560. **श्री हरि सिंह :** क्या गृह मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या सरकार को इस बात की जानकारी है कि कश्मीरी पंडितों ने पिछले कुछ समय से विभिन्न राज्यों में जाना आरम्भ कर दिया है ; और

(ख) यदि हां, तो इसके क्या कारण हैं ?

**गृह मंत्री (श्री बूटा सिंह) :** (क) और (ख) जी नहीं, श्रीमान् ।

जम्मू व कश्मीर सरकार से प्राप्त सूचना के अनुसार, अन्य लोगों की भांति कश्मीरी पंडित भी बेहतर आर्थिक भविष्य की खोज में देश के अन्य भागों में जा रहे हैं ।

**Rent paid by NTC**

3561. SHRI PRITHIBI MAJHI. Will the Minister of TEXTILES be pleased to state:

(a) whether it is a fact that the N.T.C. is occupying private premises in Vandana Buildings, Tolstoy, Marg, Connaught Place and paying rent at the old rates for the last more than five years, despite request made for the increase of rent by the owners;

(b) if so, what are the details in this regard; and

(c) what increase, is proposed by the N.T.C. keeping in view the Directorate of Estates guidelines issued in this behalf?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRI RAFIQUE ALAM): (a) to (c) Yes, Sir. The NTC (Holding Company) and NTC (DP&R) Ltd, are in occupation of 15 flats in the Vandana Building, Connaught Place, New Delhi. The lease rent etc., in respect of these flats are governed by the Delhi Rent Control Act.,

**Obscene posters outside cinema halls**

3562. SHRI K. V. THANGKABALU: Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether it is a fact that a women's deputation in Delhi demanded ban on obscene posters outside cinema halls and other places; and

(b) if so, what is the reaction of Government thereto?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND THE MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS (SHRI P. CHIDAMBARAM): (a) Yes, Sir.

(b) Cases under Indecent Representation of Women ((Prohibition) Act, 1986 are being registered against the cinema managements exhibiting such obscene posters.

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12.00 NOON

**STATEMENT BY MINISTER**

**Correcting the reply given in the Rajya Sabha on 16th August, 1988 to Starred Question 26, regarding writing off, of amounts as bad debt by financial institutions**

THE DEPUTY CHAIRMAN: Shri Bhajan Lal will make the statement on earthquake in Bihar at 1.30 p.m. instead of at 12 noon. Now, statement by Minister correcting the answer given. (*Interruptions*). No. There is no lunch-break today because we have to finish this.

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): Madam, while replying to a supplementary question on the interest rates applicable to industrial and

agricultural sectors, I had mentioned that agriculture is in the priority sector and gets concessional rates of interest ranging from four per cent to ten per cent per annum.

Although bank loans at the interest rates indicated above are given in the agricultural sector and this sector also enjoys comparatively lower lending rates than industrial sector but for certain categories in agricultural sector the prescribed rates of interest are higher than ten per cent per annum. For term loans the interest rates vary from 10 per cent to 12.5 per cent per annum while in the industrial sector interest rate on term loans go up to 15 per cent per annum. Similarly, for crop loans interest rates vary from 10 to 15.5 per cent per annum while the maximum interest rate chargeable in industrial sector is 16.5 per cent per annum. In addition under differential Rate of interests (DRI) Scheme, small and marginal farmers are eligible for getting loans on an interest rate of four per cent per annum.

**श्री प्रमोद महाजन** (महाराष्ट्र) : उपसभापति महोदया, मंत्री महोदय गलत उत्तर में संशोधन करें हम समझ सकते हैं गलत उत्तर में संशोधन करना मंत्री महोदय का अधिकार भी है और कर्तव्य भी है लेकिन सबसे पहले मुझे इस पर मूलभूत आपत्ति है । मैं दो वर्षों से इस सदन का सदस्य हूं और मुझे एक दिन भी याद नहीं आता जिस दिन. . .

**उपसभापति** : उसके बारे में यहां नहीं उठा सकते हैं । इस सवाल के बारे में पूछना चाहें तो पूछ सकते हैं ।

**श्री प्रमोद महाजन :***

THE DEPUTY CHAIRMAN: It will not go on record. Please ask supplementaries on this particular question.

**श्री प्रमोद महाजन :***

THE DEPUTY CHAIRMAN: That is not the question. If you want any information on this question, you may ask..

*Not recorded

**श्री प्रमोद [illegible]न** : जहां तक इस विशेष प्रश्न का सम्बन्ध है उस दिन सदन में दोनों ओर से सदस्य कह रहे थे कि किसानों को दिये जाने वाले ऋण के ब्याज के संबंध में न कोई प्राथमिकता दी जाती है न कोई विशेष सुविधा किसानों को दी जाती है और मंत्री महोदय कह रहे थे कि 4 प्रतिशत ब्याज दर पर किसानों को ऋण मिलता है सरकार ने अपने उत्तर में यह दावा किया है कि प्राथमिकता दी जाती है । मेरा अपना यह दावा है कि 4 प्रतिशत से हिन्दुस्तान में किसानों को कहीं भी ऋण नहीं मिलता है जबकि मंत्री महोदय ने कहा है कि 4 प्रतिशत से मिलता है । तो मैं उनसे पूछना चाहता हूं कि 4 प्रतिशत से ऋण मिलने वाली बैंकिंग सुविधा ऐसी कौन सी है हिन्दुस्तान में कितने किसान हैं जिनको 4 प्रतिशत ब्याज दर पर ऋण मिलता है ?

SHRI EDUARDO FALEIRO: Madam, the hon. Member finds fault with me for clarifying the answer. I leave it to you and to the House to consider this. This question was raised by the hon. Member himself. It was open to him to point out that the answer was not correct. He has not done that. Now we have come forward to clarify.

SHRI PRAMOD MAHAJAN: It was pointed out in the House only.

THE DEPUTY CHAIRMAN: Please do not quarrel on that point now.

SHRI EDUARDO FALEIRO: The statement shows that the rates of interest for agricultural loans are lowed than for industrial loans. The maximum is 15.5 per cent as far as agricultural loans are concerned while it is 16.5 per cent for industrial loans. There were a large number of loans given at the rate of interest of 4 per cent, 10 per cent and so on. It is not in thousands it is in lakhs and lakhs. As the honourable Member knows out of the total advances, 16 per cent were to be for agricultural purposes. The last Budget

raised it to 17 per cent. One per cent of the total loans are advanced under differential rates of interest. It goes into lakhs and lakhs.

SHRI N. K. P. SALVE (Maharashtra): The other day when the question was raised in the House I was very carefully listening to the questions and answers. In the clarifications which the honourable Minister has issued he has not gone back on what he has said earlier. He has only supplemented that and it is the right of a Minister to supplement. Therefore, the imputations of the honourable Member are thoroughly unjustified. Since he has made imputations, I am making it clear it happens sometimes that you give an answer which is a correct answer but is not the whole answer...

SHRI M. S.. GURUPADASWAMY: (Karnataka): Are you answering?

SHRI V. GOPALSAMY (Tamil Nadu): In what capacity is he clarifying?

SHRI N. K. P. SALVE: I am asking my question. May I know from the honourable Minister whether the intermediaries through whom the loans are given cause this phenamenon on the actual receipient of the loan being mulcted with a much larger liability, in other words, through the district banks, cooperative banks etc.? Does it happen that whereas the bank charges 4 per cent, by the time it reaches the cultivator, he has to pay 8 per cent, 9 per cent, 10 per cent? May I know whether the Finance Ministry has looked into this aspect of the matter and if it has, whether it has considered reducing the intermediaries so that the intermediaries for their services do not take away the cream?

SHRI M. S. GURUPADASWAMY: What about the penalties involved?

SHRI EDUARDO FELEIRO: The honourable Member is right. The question of intermediaries or dalas interfering in these smaller loans is a matter of concern to us; we are aware of it. One of th steps that we have taken recently to meet this very bad practice is to fix one day in a week for the rural banches in which these smaller loans will be disbursed publicity so that people know exactly how much money is given and at what rate of interest. The branch officers are also told that they should not have intermediaries and that the applicants should approach the branches directly and get the exact amount which is shown on record.

श्री वीरेन्द्र वर्मा (उत्तर प्रदेश): मेरा प्रश्न माननीय मंत्री जी के उत्तर से संबंधित है । जो लोन 10 फीसदी से साढ़े 15 फीसदी तक एग्रीकल्चर और एग्रीकल्चरिस्ट्स को दिया जाता है तथा जो 4 फीसदी तक मार्जिनल फारमर्स को दिया जाता है जैसे उन्होंने बताया तो क्या मंत्री जी बता सकेंगे कि इनका कितना क्वांटम 10 से ऊपर साढ़े 15 कर देते है और कितना 4 फीसदी तक देते हैं । मेरा कहना है कि यह बहुत ही कम है । अधिकांश ऋण 10 से साढ़े 15 फीसदी के हैं और ज्यादा हैं जबकि मंत्री जी ने उस दिन 4 फीसदी के लिए कहा था ।

SHRI EDUARDO FELEIRO: I do not have the information at the moment. The loans given at the rate of interest of 4 per cent are the smaller loans and they are given to people who are below the poverty line. However, I do not have the exact figures available with me at the moment.

SHRI VIRENDRA VERMA: Can you send me the information.

SHRI EDUARDO FALEIRO: Yes, I can send you.

SHRI JASWANT SINGN (Rajasthan): If the rate of interest of 4 per cent really relates to small and marginal farmers, and if the information the quantum is not avajlable with the Minister, would he be so good as to give the percentage as to how much of the total loan is given to the agricultural sector at his rate or what percentage of the total loan is really given at 4 per cent?

THE DEPUTY CHAIRMAN: That he has given. From 16 to 17 they have increased it.

SHRI JASWANT SINGH: No perhaps I have not been able to explain myself. My point is no one in India is really getting a loan at 4 per cent, whether marginal farmer of small farmer. And, Madam, if the Minister asserts that somebody is getting at four per cent, then I would like to know what percentage of the total loans to the agricultural sector comprises this four per cent loan. That is part (a) of my question.

Then, Madam, I come to part (b). I am also a small and marginal farmer myself...(Interruptions)...

SHRI GHULAM RASOOL MATTO (Jammu and Kashmir): Are you?

SHRI JASWANT SINGH: I have also borrowed money as agricultural loan from the banks and I have to pay 12 per cent, and I am in default. But I have never been benefited by this four per cent loan.

THE DEPUTY CHAIRMAN: You never asked for a loan probably.

SHRI EDUARDO FALEIRO: Madam, I hope the honourable Member will never be benefited by this four per cent loan. The loans at four per cent are for those who are below the poverty line. My friend does not qualify for that and I hope he will not qualify.

SHRI JASWANT SINGH: What about the percentage?

SHRI EDUARDO FALEIRO: I will give you later.

THE DEPUTY CHAIRMAN: All right Now, Papers to be laid on the Table.

## PAPERS LAID ON THE TABLE

**I. Accounts (for the period from 26th February, 1987 to 31st March, 1987) of the Spices Board, Cochin and related papers**

**II. The Spices Cess Rules, 1988.**

THE MINISTER OF COMMERCE (SHRI DINESH SINGH): Madam, I beg to lay on the Table—

I. A copy each (in English and Hindi) of the following papers:—

(i) Annual Accounts of the Spices Board, Cochin, for the period from 26th February, 1987 to 31st March, 1987 and the Audit Report thereon under section 25 of the Spices Board Act, 1986.

(ii) Statement giving reasons for delay in laying the paper mentioned above.

[Placed in Library. *See* No. LT-6417/88 for (i) and (ii)]

II. A copy (in English and Hindi) of the Ministry of Commerce Notification G.S.R. No. 696(E) dated the 10th June, 1988, publishing the Spices Cess Rules, 1988, under sub-section (3) of section 5 of the Spices Cess Act, 1986. [Placed in Library. *See* No. LT-6350/88]

**News Print Allocation Policy of Government of India (1988-1989)**

THE MINISTER OF STATE IN THE MINISTRY OF INFORMATION AND BROADCASTING (SHRI S. KRISHNA KUMAR): Madam, I beg to lay on the Table a copy (in English and Hindi) of the Ministry of Information and Broadcasting Public Notice No. 1-PR-NP/88, dated the 23rd August, 1988, regarding the News Print Allocation Policy of the Government of India for the licencing year April, 1988 to March, 1989. [Placed in Library. *See* No. LT-6441/88]